

EXHIBIT A

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:

Matthew T. Stinson

Debtor.

Case No.: 24-40755-BTR

Chapter: 7

DECLARATION OF MATTHEW T. STINSON

I, Matthew T. Stinson, hereby declare under penalty of perjury as follows:

1. I am the Debtor in the above styled and numbered case. I am over the age of 18 and authorized to submit this Declaration in support of my Partial Motion to Strike and Response to Car Rou La Kia, LLC's Objections to Debtor's Claimed Exemptions being filed concurrently with this Declaration.

2. Except as otherwise indicated, all facts set forth in this Declaration are based upon my personal knowledge. If called as a witness, I could and would testify competently to the facts set forth in this Declaration.

3. On or around May 30, 2013, I purchased the real property at 3528 Marquette St., Dallas, Texas 75225 ("Marquette"). A true and correct copy of the warranty deed conveying Marquette to me is attached hereto as **Exhibit A-1** and incorporated herein for all purposes. My wife and I have four children together all of whom are still minors. At the time of the purchase, my family and I resided at 3452 Amherst Avenue, Dallas, Texas 75225 ("Amherst"). Amherst was purchased in Summer 2009 and was our sole and permanent residence and homestead at the time.

4. From 2013-2015 we built the house on Marquette. The work was not completed until the beginning of 2015. Once it was finished, we moved into Marquette in April 2015 and sold Amherst. We put the equity we had built up in Amherst into Marquette. From on or around April 15, 2015 until June 30, 2021, my family and I lived at Marquette and used it as our sole, permanent residence and homestead without interruption.

5. Due to litigation I had been entangled in for several years, by 2021 my family and I needed to downsize our living situation to cut costs. We sold Marquette to MGC I Holdings, LLC. Neither my wife nor I have any affiliation with or ownership interest in the company nor do we have any relationship with any person(s) affiliated with that company. On June 30, 2021, we closed on the sale of Marquette to MGC I Holdings, LLC. A true and correct copy of the deed reflecting this conveyance is attached hereto as **Exhibit A-2**. A true and correct copy of the Settlement Statement reflecting the sale price and distribution of proceeds is attached hereto as **Exhibit A-3**. After the sale, we continued to live at Marquette and use it as our homestead.

6. On July 1, 2021, my wife and I closed on the purchase of our current home, 1201 W. Lamar St., McKinney, Texas 75069 ("Lamar"). A true and correct copy of the deed conveying Lamar to us is attached hereto as **Exhibit A-4** and incorporated herein for all purposes. A true and correct copy of the Closing Disclosure for this purchase is attached hereto as **Exhibit A-5** and incorporated herein for all purposes. We used \$785,662.00 in proceeds from the Marquette sale to apply towards the purchase of Lamar and we took out a mortgage for the remainder of the Lamar purchase price. In the six months following the closing on Lamar, we spent a significant amount on renovations to Lamar including foundation repair, plumbing and HVAC work, replacing flooring and various fixtures, paving, landscaping, and irrigation systems work.

7. When we sold Marquette, its fair market value was approximately \$3.5 million. The fair market value of Lamar, the house we moved into from Marquette, was approximately \$1.55 million. This was a necessary downgrade due to the loss of my business and career with Roundtree Automotive Group at the end of 2018, my subsequent layoff from Caliber Collision Centers in March 2020, and the continued, exhaustive, and expensive litigation with CARS and other creditors.

8. My 2021 Toyota Land Cruiser was in a significant highway accident in April of 2022. Photographs of the accident are attached hereto as **Exhibit A-6** and incorporated herein for all purposes. The accident was an estimated \$16,000.00 loss and repairs took two weeks. Attached hereto as **Exhibit A-7** and incorporated herein for all purposes is a true and correct copy of the damage estimate. I decided on \$70,000.00 as the fair market value for the Land Cruiser based on a Kelley Blue Book estimate for a 2021 Land Cruiser with identical mileage in “good” condition, then I accounted for the collision damage, the stigma buyers typically have against vehicles that were in accidents, and the significant wear and tear from using the vehicle every day. Attached hereto as **Exhibit A-8** and incorporated herein for all purposes is a diminished value estimation I obtained as part of my process in appraising the vehicle.

9. Many of our furnishings have been acquired over the last 15 years and are from moderately priced retail outlets (e.g., from Ikea, CB2, Crate and Barrel, or similar retail stores). The few more expensive pieces of furniture we own were gifted to us and are all at least 10 years, and in some cases 20 years old. The electronics in the house are also old or heavily used, as shown in the Amended Schedules. Our Peloton machine is also heavily used and my estimated valuation is in line with the prices on “for sale” listings for identical Peloton machines I found online. A true and correct copy of one such listing is attached hereto as **Exhibit A-9** and

incorporated herein for all purposes. I reached my valuations for my two firearms in similar fashion, by searching for resale price estimates online for the exact models of firearms I own.

10. I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed on July 29, 2024.

Matthew T. Stinson

Matthew T. Stinson



**ELECTRONICALLY RECORDED 201300169281
05/31/2013 12:06:02 PM DEED 1/3**

BTC#13251

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

GENERAL WARRANTY DEED WITH VENDOR'S LIEN

THE STATE OF TEXAS §
 § KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF DALLAS §

THAT, **Stillwater General Contractors, LLC**, a Texas limited liability company ("Grantor"), whose address, **100 Highland Park Village, Suite 200, Dallas, TX 75205**, is for and in consideration of the sum of \$10.00 cash in hand paid by **Matthew Stinson** ("Grantee"), and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by Grantor, and the further consideration of the execution and delivery of one certain promissory note of even date herewith in the original principal sum of **\$600,000.00**, payable to the order **JPMorgan Chase Bank, NA**, whose address is **Dallas Private Client Services LPO, 2200 Ross Avenue, Floor 7, Dallas, TX 75201**, on terms and conditions therein stated; the payment of which is hereby secured by the vendor's lien retained, and is additionally secured by Deed of Trust of even date herewith to **Randall B. Durant, Trustee**, has GRANTED, BARGAINED, SOLD and CONVEYED, and by these presents does GRANT, BARGAIN, SELL and CONVEY unto Grantees, that certain tract of real property situated in **Dallas** County, Texas, and described in Exhibit A attached hereto and made a part hereof for all purposes, together with all improvements thereon and all and singular the rights, privileges, hereditaments, and appurtenances pertaining to such real property (the "Property").

TO HAVE AND TO HOLD the Property, together with, all and singular, the rights and appurtenances thereto in anywise belonging, to Grantees and Grantees' successors and assigns forever. Grantor does hereby bind Grantor and Grantor's successors and assigns to warrant and forever defend, all and singular, the Property unto Grantees and Grantees' successors and assigns, against every person whomsoever lawfully claiming or to claim the same, or any part thereof.

EXECUTED to be effective the 30 day of May, 2013.

Stillwater General Contractors, LLC

By: _____

Rich Coady, its Manager

THE STATE OF TEXAS

§

§

COUNTY OF DALLAS

§

This instrument was acknowledged before me on this 30 day of May, 2013, **Rich Coady, Manager**
of Stillwater General Contractors, LLC.

NOTARY PUBLIC



AFTER RECORDING PLEASE RETURN TO:

Matthew Stinson

3528 Marquette Street

University Park, TX 75225

EXHIBIT A

Being Lot 9, in Block 55, of FIFTH SECTION OF UNIVERSITY HEIGHTS, an Addition to the City of University Park, Dallas County, Texas, according to the Map thereof recorded in Volume 7, Page 123, of the Map Records of Dallas County, Texas.

Filed and Recorded
Official Public Records
John F. Warren, County Clerk
Dallas County, TEXAS
05/31/2013 12:06:02 PM
\$24.00
201300169281





GF#190373-11 / MBL Title

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

GENERAL WARRANTY DEED WITH VENDOR'S LIEN

**STATE OF TEXAS
COUNTY OF Dallas**

That Matthew T. Stinson and Nicole Stinson, hereinafter referred to as "Grantor", for and in consideration of the sum of \$10.00 in hand paid by MGC I Holdings, LLC and and or Assigns, whose address is 3963 Maple Avenue #400, Dallas, TX 75219 hereinafter referred to collectively as "Grantee", and other good and valuable consideration, the receipt of which is hereby acknowledged by Grantor, and the further consideration of the execution and delivery of that certain promissory note of even date herewith in the original principal sum of \$2,500,000.00 (the "Note"), payable to the order of PLAINSCAPITAL BANK ("Lender"), on terms and conditions therein stated; the payment of which Note is hereby secured by the Vendor's Lien herein retained, and is additionally secured by the certain Deed of Trust also of even date herewith to Darrell G. Adams, Trustee, for the benefit of Lender, has GRANTED, BARGAINED, SOLD AND CONVEYED, and by these presents does GRANT, BARGAIN SELL and CONVEY unto Grantee, that certain tract of real property situated in Dallas County, Texas, described as:

Being Lot 9, Block 55, of FIFTH SECTION OF UNIVERSITY HEIGHTS, an Addition to the City of University Park, Dallas County, Texas, according to the Map thereof recorded in Volume 7, Page 123, of the Map Records of Dallas County, Texas.

Exceptions to Conveyance and Warranty:

THIS conveyance is made and accepted subject validly existing restrictive covenants common to the platted subdivision in which the Property is located; standby fees, taxes, and assessments by any taxing authority for the year 2021 and subsequent years, and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership; validly existing utility easements created by the dedication deed or plat of the subdivision in which the Property is located; any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements; homestead or community property or survivorship rights, if any, of any spouse of Grantee; and any validly

existing titles or rights asserted by anyone, including but not limited to persons, the public, corporations, governments, or other entities, to (1) tidelands or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs, or oceans, (2) lands beyond the line of the harbor or bulkhead lines as established or changed by any government, (3) filled-in lands or artificial islands, (4) water rights, including riparian rights, or (5) the area extending from the line of mean low tide to the line of vegetation or the right of access to that area or easement along and across that area.

TO HAVE AND TO HOLD the above described Property subject to the Permitted Exceptions, together with all the rights and appurtenances lawfully accompanying it, by the Grantee, Grantee's heirs, executors, administrators, successors, and assigns forever; and Grantor does hereby bind Grantor, Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the Property unto the said Grantee, Grantee's heirs, executors, administrators, successors, and assigns, against every person whomsoever claiming or to claim the same or any part thereof, and subject only to the Permitted Exceptions.

BUT IS EXPRESSLY AGREED that the vendor's lien, as well as superior title in and to the above-described Property, is retained for the benefit of Lender until the Note and all interest thereon are fully paid according to the face, tenor, effect, and reading thereof, when this Deed shall become absolute. Lender, at the instance and request of the Grantee herein, having advanced and paid in cash to the Grantor herein that portion of the purchase price of the Property as is evidenced by the hereinabove described Note, the vendor's lien, together with the superior title to the property, is retained herein for the benefit of said Lender and the same are hereby TRANSFERRED AND ASSIGNED to said Lender, its successors and assigns.

Current ad valorem taxes on the Property have been prorated for the year 2021, and the payment thereof for 2021 and subsequent years is hereby assumed by Grantee.

EXECUTED to be effective the 30th of June, 2021.

THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK

GRANTOR:

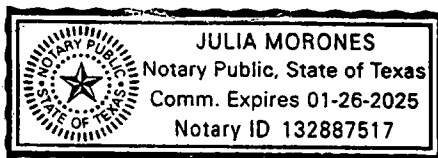

Matthew T. Stinson

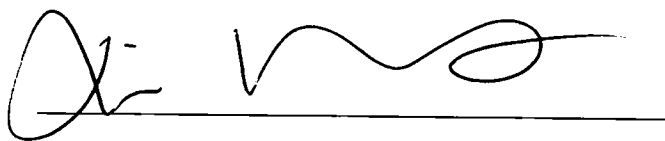

Nicole Stinson

STATE OF TEXAS)

COUNTY OF Dallas)

This instrument was acknowledged before me on June 30, 2021, by
Matthew T. Stinson and Nicole Stinson.




Notary Public, State of Texas

My commission expires: 01-26-2025

After Recording Return to:

MGC I Holdings, LLC and and or Assigns
3963 Maple Avenue
#400
Dallas, Texas, 75219

Dallas County
John F. Warren
Dallas County Clerk

Instrument Number: 202100206561

eRecording - Real Property

Recorded On: July 12, 2021 12:49 PM

Number of Pages: 4

" Examined and Charged as Follows: "

Total Recording: \$34.00

***** THIS PAGE IS PART OF THE INSTRUMENT *****

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY
because of color or race is invalid and unenforceable under federal law.

File Information:

Document Number: 202100206561
Receipt Number: 20210712000823
Recorded Date/Time: July 12, 2021 12:49 PM
User: Lynn G
Station: CC18

Record and Return To:

CSC Global



STATE OF TEXAS
COUNTY OF DALLAS

**I hereby certify that this Instrument was FILED In the File Number sequence on the date/time
printed hereon, and was duly RECORDED in the Official Records of Dallas County, Texas.**

John F. Warren
Dallas County Clerk
Dallas County, TX

B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv Unins
4. ☐ VA 5. ☒ Conv Ins. 6. ☐ Seller Finance
7. ☐ Cash Sale.

6. File Number
190373-11

7. Loan Number
3392572-100

8. Mortgage Ins Case Number

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower
MGC I Holdings, LLC

E. Name & Address of Seller
Matthew T Stinson and Nicole Stinson
3528 Marquette Street
Dallas, TX 75225

F. Name & Address of Lender
PLAINSCAPITAL BANK
18111 PRESTON RD., STE 110
DALLAS, TX 75252

See Addendum

G. Property Location

Lot 9, Block 55, in UNIVERSITY HEIGHTS, a subdivision in Dallas County, TX
3528 Marquette Street
Dallas, TX 75225

H. Settlement Agent Name

MBL Title
5728 Lyndon B. Johnson Freeway
Suite 150
Dallas, TX 75240 Tax ID: 47-1016192
Underwritten By: Old Republic

Place of Settlement

MBL Title
5728 Lyndon B. Johnson Freeway
Suite 150
Dallas, TX 75240

I. Settlement Date
6/30/2021
Fund: 6/30/2021

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower

101. Contract Sales Price

102. Personal Property

103. Settlement Charges to borrower

104.

105.

Adjustments for items paid by seller in advance

106. City property taxes

107. County property taxes

108. Assessment Taxes

109. School property taxes

110. MUD taxes

111. Other taxes

112.

113.

114.

115.

116.

120. Gross Amount Due From Borrower

200. Amounts Paid By Or in Behalf Of Borrower

201. Deposit or earnest money

202. Principal amount of new loan(s)

203. Existing loan(s) taken subject to

204. Loan Amount 2nd Lien

205.

206.

207.

208.

209.

Adjustments for items unpaid by seller

210. City property taxes

211. County property taxes 01/01/21 thru 06/30/21

212. Assessment Taxes

213. School property taxes

214. MUD taxes

215. Other taxes

216.

217.

218.

219.

220. Total Paid By/For Borrower

300. Cash At Settlement From/To Borrower

301. Gross Amount due from borrower (line 120)

302. Less amounts paid by/for borrower (line 220)

303. Cash From Borrower

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller

401. Contract Sales Price

\$3,495,000.00

402. Personal Property

403.

404.

405.

Adjustments for items paid by seller in advance

406. City property taxes

407. County property taxes

408. Assessment Taxes

409. School property taxes

410. MUD taxes

411. Other taxes

412.

413.

414.

415.

416.

420. Gross Amount Due to Seller

\$3,495,000.00

500. Reductions in Amount Due to Seller

501. Excess Deposit

502. Settlement Charges to Seller (line 1400)

\$191,888.00

503. Existing Loan(s) Taken Subject to

504. Payoff of First Mortgage Loan to CHASE

\$2,075,896.64

505. Payoff of Lis Pendens to

\$172,220.00

506.

507.

508.

509.

Adjustments for items unpaid by seller

510. City property taxes

511. County property taxes 01/01/21 thru 06/30/21

\$25,991.42

512. Assessment Taxes

513. School property taxes

514. MUD taxes

515. Other taxes

516.

517.

518.

519.

520. Total Reduction Amount Due Seller

\$2,465,996.06

600. Cash At Settlement To/From Seller

601. Gross Amount due to seller (line 420)

\$3,495,000.00

602. Less reductions in amt. due seller (line 520)

\$2,465,996.06

603. Cash To Seller

\$1,029,003.94

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price				Borrower's	Seller's
	\$3,495,000.00	@5 % = \$174,750.00		Funds at	Funds at
Division of Commission (line 700) as follows:				Settlement	Settlement
701. \$69,900.00	to	Compass RE Texas LLC			
702. \$104,850.00	to	Allie Beth Allman & Associates			
703. Commission Paid at Settlement					\$174,750.00
800. Items Payable in Connection with Loan					
801. Loan Origination Fee 0.5%	to	PLAINSCAPITAL BANK			
802. Loan Discount %	to				
803. Appraisal Fee	to	PLAINSCAPITAL BANK			
804. Flood Certification	to	PLAINSCAPITAL BANK			
805. Attorney Fee	to	McWhorter, Cobb & Johnson, L.L.P.			
806. Mortgage Insurance Application	to				
807. Assumption Fee	to				
900. Items Required by Lender To Be Paid in Advance					
901. Interest from 6/30/2021 to 7/1/2021 @ \$0/day					
902. Mortgage Insurance Premium for months	to				
903. Hazard Insurance Premium for years	to				
1000. Reserves Deposited With Lender					
1001. Hazard insurance	months @	per month			
1002. Mortgage insurance	months @	per month			
1003. City property taxes	months @	per month			
1004. County property taxes	months @	\$4,367.80 per month			
1005. Assessment Taxes	months @	per month			
1006. School property taxes	months @	per month			
1007. MUD taxes	months @	per month			
1008. Other taxes	months @	per month			
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or closing fee	to	MBL Title			\$375.00
1102. Abstract or title search	to				
1103. Title examination	to				
1104. Title insurance binder	to				
1105. Document preparation	to	BakerLopez PLLC			\$150.00
1106. Notary fees	to				
1107. Attorney's fees	to				
(includes above items numbers:)				
1108. Title insurance	to	MBL Title			\$16,378.00
(includes above items numbers:)				
1109. Lender's coverage		\$2,500,000.00/\$753.50			
1110. Owner's coverage		\$3,495,000.00/\$17,196.90			
1111. State of Texas Policy Guaranty Fee	to	Texas Title Insurance Guaranty Association			\$2.00
1112. Tax Certificate	to	Lawyers Tax Ltd.			\$45.00
1113. \$85 of Title Premium	to	Old Republic National Title Insurance Company (PC)			
1114. T1R Survey Amendment	to	MBL Title			
1115. Tax Deletion (LTP/Binder)	to	MBL Title			
1116. Tax Amendment (LTP/Binder)	to	MBL Title			
1117. MSD MTP T-19.2 End	to	MBL Title			
1118. Environmental Protection Lien	to	MBL Title			
1119. T19 Res. Endorsement	to	MBL Title			
1200. Government Recording and Transfer Charges					
1201. Recording Fees	Deed \$34.00 ; Mortgage \$114.00 ; Ref \$30.00	to MBL Title Recording Account			\$30.00
1202. City/county tax/stamps	Deed : Mortgage	to			
1203. State tax/stamps	Deed : Mortgage	to			
1204. Recording Fees - Deed	to	MBL Title Recording Account			\$150.00
1205. E-Recording Fee	to	MBL Title Recording Account			\$8.00
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Home Warranty	to				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					\$191,888.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Matthew T. Stinson

Nicole Stinson

Settlement Agent

Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

20210823001702400 08/23/2021 02:26:09 PM D1 1/2

Allegiance Title GF # 21120656B-ALMK

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

General Warranty Deed with Vendor's Lien

Date: July 1, 2021

Grantor: Bryan T. Masters and Rebecca C. Masters, husband and wife

Grantor's Mailing Address: 605 N. Morris St. McKinney, TX 75069

Grantee: Nicole Stinson and Matthew Stinson, wife and husband

Grantee's Mailing Address: 1201 West Lamar Street, McKinney, TX 75069

Consideration: Cash and a note of even date executed by Grantee and payable to the order of City Bank dba City Bank Mortgage ("Lender"), in the principal amount of _Seven Hundred Sixty Five Thousand and 00/100 Dollars (\$765,000.00). The note is secured by a first and superior vendor's lien and superior title retained in this deed in favor of Lender, and by a first lien deed of trust of even date from Grantee to Allan B. Polunsky, Trustee.

Property (including any improvements):

Being Lot 1, Block A, of MASTERS ADDITION, an addition to the City of McKinney, Collin County, Texas, according to the plat recorded in Volume 2012, Page 115 of the Map Records of Collin County, Texas.

Reservations from Conveyance: None.

Exceptions to Conveyance and Warranty: Liens described as part of the Consideration and any other liens described in this deed as being either assumed or subject to which title is taken; validly existing easements, rights-of-way, and prescriptive rights, whether of record or not; all presently recorded and validly existing instruments, other than conveyances of the surface fee estate, that affect the Property; and taxes for 2021 and subsequent years, which Grantee assumes and agrees to pay.

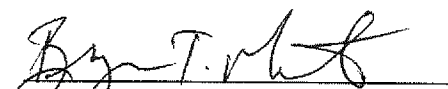
Grantor, for the Consideration and subject to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty, grants, sells, and conveys to Grantee the Property, together with all and singular the rights and appurtenances thereto in any way belonging, to have and to hold it to Grantee and Grantee's heirs, successors, and assigns forever. Grantor binds Grantor and Grantor's heirs and successors to warrant and forever defend all and singular the

Property to Grantee and Grantee's heirs, successors, and assigns against every person whomsoever lawfully claiming or to claim the same or any part thereof, except as to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty.

The vendors' liens against and superior title to the Property are retained until each note described is fully paid according to its terms, at which time this deed will become absolute.

Lender, at Grantee's request, has paid in cash to Grantor that portion of the purchase price of the Property that is evidenced by the note. The first and superior vendor's lien against and superior title to the Property are retained for the benefit of Lender and are transferred to Lender without recourse against Grantor.

When the context requires, singular nouns and pronouns include the plural.

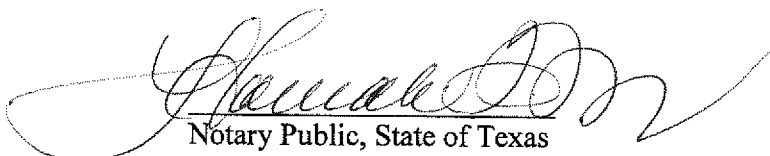

Bryan T. Masters


Rebecca C. Masters

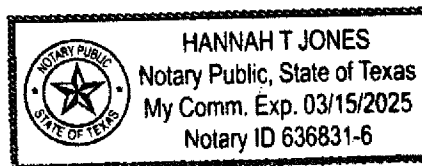
STATE OF TEXAS
COUNTY OF COLLIN

This instrument was acknowledged before me on July 1, 2021, by Bryan T. Masters and Rebecca C. Masters.

(Notary Seal)


Notary Public, State of Texas

Prepared by:
Dawn Enoch Moore, P.C.
15770 N. Dallas Parkway, Suite 300
Dallas, TX 75248
214/635-3700



After recording return to:
Nicole Stinson
1201 West Lamar Street
McKinney, TX 75069



Filed and Recorded
Official Public Records
Stacey Kemp, County Clerk
Collin County, TEXAS
08/23/2021 02:26:09 PM
\$30.00 SCAPELA
20210823001702400





Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 6/29/2021
Closing Date 7/1/2021
Disbursement Date 7/1/2021
Settlement Agent Allegiance Title McKinney
File # 21120656B-ALMK
Property 1201 W Lamar St
 McKinney, TX 75069
Sale Price \$1,565,000

Transaction Information

Borrower Nicole Stinson
 3528 Marquette St
 Dallas, TX 75225
Seller Bryan T. Masters
 1201 West Lamar Street
 Mc Kinney, TX 75069
Lender City Bank Mortgage

Loan Information

Loan Term 30 years
Purpose Purchase
Product 7/1 Adjustable Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐
Loan ID # 95017815
MIC #

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$765,000	NO	
Interest Rate	3.75 %	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as 8.75% in year 10 See AIR Table on page 4 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$3,542.83	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as \$5,461 in year 10
Prepayment Penalty	Does the loan have these features? NO		
Balloon Payment	NO		

Projected Payments				
Payment Calculation	Years 1-7	Year 8	Year 9	Years 10-30
Principal & Interest	\$3,542.83	\$3,543 min \$4,280 max	\$3,543 min \$5,061 max	\$3,543 min \$5,461 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$3,542.83	\$3,543-\$4,280	\$3,543-\$5,061	\$3,543-\$5,461
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$1,402.11 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		
		In escrow? NO		

Costs at Closing	
Closing Costs	\$21,229.35 Includes \$12,165.75 in Loan Costs + \$9,632.60 in Other Costs - \$569.00 in Lender Credits. See page 2 for details.
Cash to Close	\$785,662.18 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$4,909.00				
01	% of Loan Amount (Points)					
02	Administration Fee	\$995.00				
03	Origination Fee	\$3,825.00				
04	Tax Service Fee	\$89.00				
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$1,731.45				
01	Appraisal Fee to Mark Bondo & Company	\$1,300.00				
02	Credit Report to Partners Credit & Verification Solutions	\$14.45				
03	Credit Services Fee to Partners Credit & Verifications	\$110.00				
04	Document Preparation Fee to Polunsky Beitel Green, LLP	\$295.00				
05	Flood Determination Fee to CoreLogic Flood Services	\$8.00				
06	Flood Monitoring Fee to CoreLogic Flood Services	\$4.00				
07						
08						
09						
10						
C. Services Borrower Did Shop For		\$5,525.30				
01	Title - Document Preparation Fee to Dawn Enoch Moore PC			\$150.00		
02	Title - E-Filing Fee to Allegiance Title Company	\$8.40				
03	Title - Endorsement T-19 to Allegiance Title Company	\$216.85				
04	Title - Endorsement T-1R Survey to Allegiance Title Company	\$401.05				
05	Title - Endorsement T-3 Taxes Not to Allegiance Title Company	\$5.00				
06	Title - Endorsement T-30 Tax to Allegiance Title Company	\$20.00				
07	Title - Endorsement T-33 Variable to Allegiance Title Company	\$20.00				
08	Title - Endorsement T-36 to Allegiance Title Company	\$25.00				
09	Title - Escrow Fee to Allegiance Title Company	\$490.00		\$490.00		
10	Title - Lender's Title Insurance to Allegiance Title Company	\$4,337.00				
11	Title - Tax Certificate to Allegiance Title Company			\$64.00		
12	Title - Texas Title Policy Guaranty to Texas Title Ins Guaranty Assn	\$2.00		\$2.00		
D. TOTAL LOAN COSTS (Borrower-Paid)		\$12,165.75				
Loan Costs Subtotals (A + B + C)		\$12,165.75				
Other Costs						
E. Taxes and Other Government Fees		\$140.00				
01	Recording Fees Deed: \$34.00 Mortgage: \$106.00	\$140.00				
02						
F. Prepays		\$5,708.60				
01	Homeowner's Insurance Premium (12 mo.) to LIBERTY MUTUAL	\$3,272.00				
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (\$78.60 per day from 7/1/21 to 8/1/21)	\$2,436.60				
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance per month for mo.					
02	Mortgage Insurance per month for mo.					
03	Property Taxes per month for mo.					
04						
05						
06						
07						
08	Aggregate Adjustment	\$0.00				
H. Other		\$3,784.00				
01	Home Warranty to American Home Shield			\$728.00		
02	Real Estate Commission to Lisa Lee Real Estate			\$15,650.00		
03	Real Estate Commission to Compass RE Texas			\$46,950.00		
04	Title - Owner's Title Insurance (optional) to Allegiance Title Company	\$3,784.00				
I. TOTAL OTHER COSTS (Borrower-Paid)		\$9,632.60				
Other Costs Subtotals (E + F + G + H)		\$9,632.60				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$21,229.35				
Closing Costs Subtotals (D + I)		\$21,798.35		\$64,034.00		
Lender Credits (Includes \$569.00 credit for increase in Closing Costs above legal limit)		-\$569.00				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$21,174.00	\$21,229.35	YES • See Total Loan Costs (D) and Total Other Costs (I). • Increase exceeds legal limits by \$569.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$852,751.00	\$818,122.92	YES • You decreased this payment.
Deposit	\$0	-\$20,000.00	YES • You increased this payment. See Deposit in Section L.
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$8,021.00	-\$18,156.00	YES • See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	\$0	-\$15,534.09	YES • See details in Section L.
Cash to Close	\$865,904.00	\$785,662.18	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$1,604,352.27
01 Sale Price of Property	\$1,565,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$21,229.35
04 SYNCB/GAPDC	\$18,122.92

Adjustments

05	
06	
07	

Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes	to	
09 County Taxes	to	
10 Assessments	to	
11		
12		
13		
14		
15		

L. Paid Already by or on Behalf of Borrower at Closing	\$818,690.09
01 Deposit	\$20,000.00
02 Loan Amount	\$765,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$18,156.00

Other Credits

06	
07	

Adjustments

08 Seller paid OTP	\$8,021.00
09 Option Fee	\$755.00
10	
11	

Adjustments for Items Unpaid by Seller

12 City/Town Taxes	to	
13 County Taxes	01/01/21 to 07/01/21	\$6,758.09
14 Assessments	to	
15		
16		
17		

CALCULATION

Total Due from Borrower at Closing (K)	\$1,604,352.27
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$818,690.09
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$785,662.18

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$1,565,000.00
01 Sale Price of Property	\$1,565,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		

09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		

09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		

N. Due from Seller at Closing	\$636,877.19
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$64,034.00
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	\$539,908.10
05 Payoff of Second Mortgage Loan	
06	
07	

08 Seller Credit	\$18,156.00
09 Seller paid OTP	\$8,021.00
10	
11	
12	
13	

14 City/Town Taxes	to	
15 County Taxes	01/01/21 to 07/01/21	\$6,758.09
16 Assessments	to	
17		
18		
19		

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to	
15 County Taxes	01/01/21 to 07/01/21	\$6,758.09
16 Assessments	to	
17		
18		
19		

CALCULATION

Total Due to Seller at Closing (M)	\$1,565,000.00
Total Due from Seller at Closing (N)	-\$636,877.19
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$928,122.81

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- ☐ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☒ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☒ do not have a negative amortization feature.

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☒ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
1201 W Lamar St, McKinney, TX 75069

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- ☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- ☒ will not have an escrow account because ☒ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$14,021.10	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Interest Rate (AIR) Table

Index + Margin	WSJPrime + 0.5%
Initial Interest Rate	3.75%
Minimum/Maximum Interest Rate	3.75%/8.75%
Change Frequency	
First Change	Beginning of 85th month
Subsequent Changes	Every 12th month after first change
Limits on Interest Rate Changes	
First Change	2%
Subsequent Changes	2%

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,290,024.01
Finance Charge. The dollar amount the loan will cost you.	\$518,379.66
Amount Financed. The loan amount available after paying your upfront finance charge.	\$757,042.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.836 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	67.04 %

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	City Bank Mortgage		Compass RE Texas, LLC	Lisa Lee Real Estate	Allegiance Title McKinney
Address	9850 Walnut Hill Lane Suite 413 Dallas, TX 75238		5960 Berkshire Drive Dallas, TX 75225	1000 W Virginia St McKinney, TX 75069	5591 Virginia Pkwy Suite 100 Mc Kinney, TX 75071
NMLS ID	439822				
TX License ID			9006927	0663892	TX1877450
Contact	Ron Rosas		Christine Danuser	Lisa Lee	Hannah Jones
Contact NMLS ID	491179				
Contact TX License ID			0690775	0663892	TX1881724
Email	RosasTeam@city.bank		christine.danuser@compass.com	lisa@lisalee.realtor	hones@allegianttitle.com
Phone	214-233-5123		214-724-3105	214-509-8115	972-562-9559

Addendum to Closing Disclosure

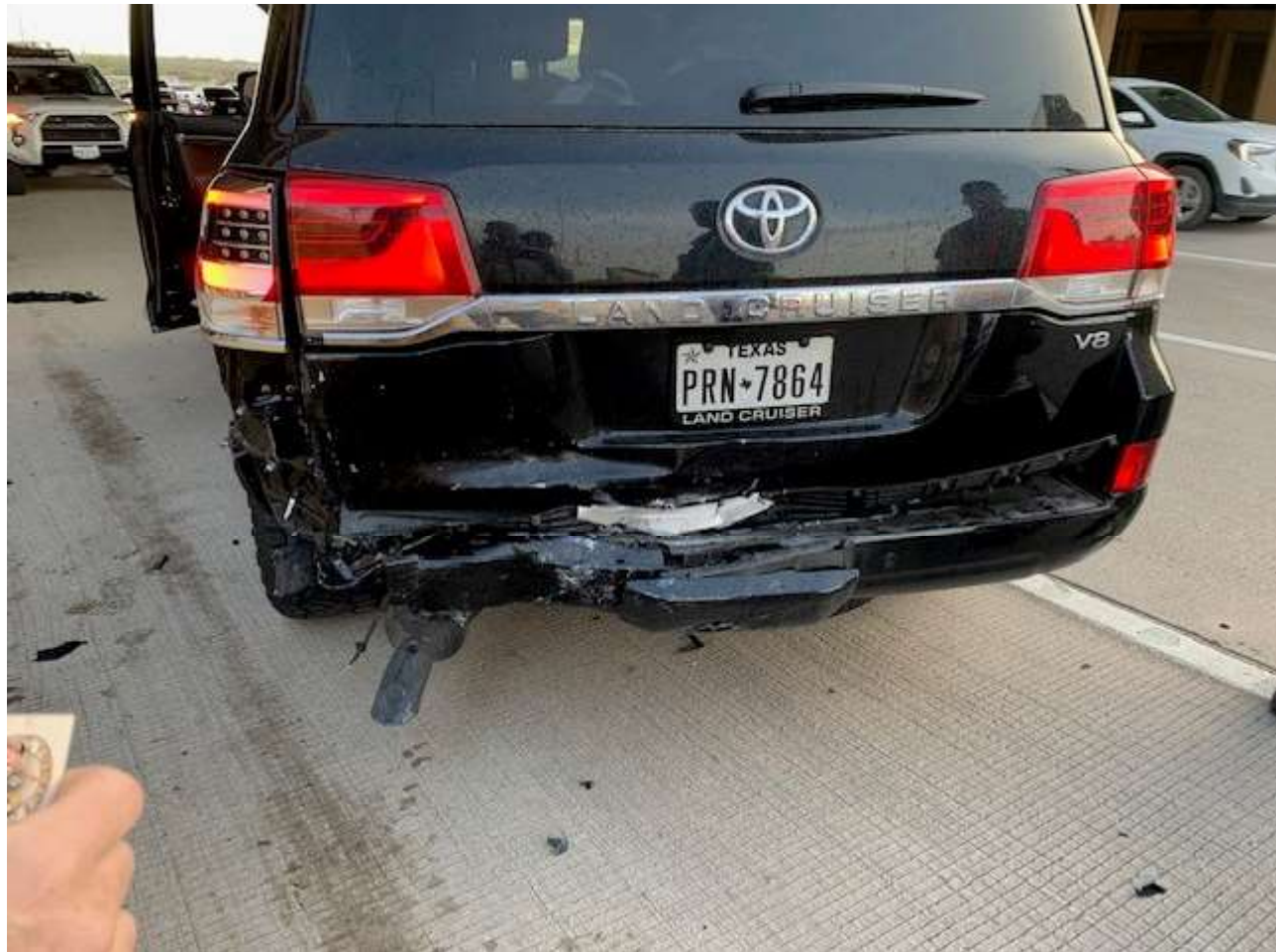
This form is a continued statement of final loan terms and closing costs.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Nicole Stinson _____ DATE

Matthew Stinson _____ DATE













05
Request a Supplement:
CCC Facility: Use CCC Estimate Share
Non-CCC Facility: partners.geico.com
2280 N Greenville Ave
Richardson, TX 75082
Phone: (800) 841-3000

Claim #: 0291196210101057-08
Workfile ID: 7d118aaa

Supplement of Record 3 Summary

Written By: DOUGLAS THOMPSON, License Number: ccau, 7/18/2023 3:30:38 PM
Adjuster: CCAU

Insured:	Jeffrey Thrift	Owner Policy #:		Claim #:	0291196210101057-08
Type of Loss:	Liability	Date of Loss:	04/04/2022 07:15 AM	Days to Repair:	15
Point of Impact:	06 Rear	Deductible:			

Owner (Claimant):	Inspection Location:	Appraiser Information:	Repair Facility:
Nicole Stinson	1201 W Lamar St	(469) 236-0576	THE BODY SHOP
1201 W Lamar St	Mckinney, TX 75069-3731		700 N. MCDONALD ST.
Mckinney, TX 75069-3731	Field		MCKINNEY, TX 75069
(318) 573-3502 Cellular	(318) 573-3502 Day		752338529 Federal ID
nikkistinson@mac.com			

VEHICLE

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

VIN:	JTMCY7AJ2M4102632	Production Date:	12/2020	Interior Color:	Terra
License:	PRN7864	Odometer:	12005	Exterior Color:	Midnight Black Metal
State:	TX	Condition:			

TRANSMISSION	POSITRACTION	PASSENGER AIR BAG	REAR HEATED SEATS
AUTOMATIC TRANSMISSION	BLIND SPOT DETECTION	FRONT SIDE IMPACT AIR BAGS	RETRACTABLE SEATS
4 WHEEL DRIVE	LANE DEPARTURE WARNING	HEAD/CURTAIN AIR BAGS	3RD ROW SEAT
DRIVER CONVENIENCE	ALARM	REAR SIDE IMPACT AIR BAGS	REAR CONVENIENCE
KEYLESS ENTRY	AIR CONDITIONING	PAINT	DUAL AIR CONDITIONING
POWER DRIVER SEAT	CLIMATE CONTROL	CLEARCOAT PAINT	DECOR
POWER WINDOWS	REAR DEFOGGER	FRONT END	LUGGAGE/ROOF RACK
POWER LOCKS	HANDS FREE DEVICE	FOG LAMPS	BODY SIDE MOLDINGS
POWER MIRRORS	COMMUNICATION SYSTEM	HEADLAMP WASHERS	RUNNING BOARDS/SIDE STEPS
HEATED MIRRORS	WOOD INTERIOR TRIM	XENON OR L.E.D. HEADLAMPS	REAR END
POWER TRUNK/LIFTGATE	NAVIGATION SYSTEM	CALIFORNIA EMISSIONS	PARKING SENSORS
CRUISE CONTROL	RADIO	POWER STEERING	BACKUP CAMERA
INTELLIGENT CRUISE	AM RADIO	POWER BRAKES	SURROUND VIEW CAMERA
INTERMITTENT WIPERS	FM RADIO	ANTI-LOCK BRAKES (4)	REAR WINDOW WIPER
TILT WHEEL	STEREO	GLASS & MIRRORS	REAR SPOILER
TELESCOPIC WHEEL	SEARCH/SEEK	DUAL MIRRORS	WHEELS
HEATED STEERING WHEEL	CD PLAYER	SIGNAL INTEGRATED MIRRORS	4-WHEEL DISC BRAKES

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

STEERING WHEEL TOUCH CONTROLS	AUXILIARY AUDIO CONNECTION	PRIVACY GLASS	ALUMINUM/ALLOY WHEELS
CONSOLE/STORAGE	PREMIUM RADIO	SEATS	TRUCK & TOWING
OVERHEAD CONSOLE	SATELLITE RADIO	LEATHER SEATS	REAR STEP BUMPER
HOME LINK	ROOF	BUCKET SEATS	TRAILER HITCH
INSTRUMENT PANEL	ELECTRIC GLASS ROOF	POWER PASSENGER SEAT	TRAILERING PACKAGE
TRACTION CONTROL	SAFETY	VENTILATED SEATS	
STABILITY CONTROL	DRIVERS SIDE AIR BAG	HEATED SEATS	

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

Line		Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	S03						
2	#	S03						
3	#	S01	Mech Rate Adjustment		1	213.00	X	
			NOTE: Negotiated Total Work for:					
			21.3 hrs. @ \$85 = \$1810.50 - \$75.00 @ 21.3 hours = \$1597.50 = \$213.00					
4	#	S03	Subl *brake replacement*		1	786.28	X	
			NOTE: shot stated that brakes overheated from hard braking during accident. invoice in file.					
5	MISCELLANEOUS OPERATIONS							
6	#	S01	Flex Additive		1	5.00		
7	#	S01	Cover Car		1	5.00		
8	#	S01	Restore Corrosion Protection		1	10.00	T	0.2
9	#	S01	Seam sealer		1	25.00	T	1.0
			NOTE: Numerous areas of sealer copmpromised on lower QTR and rear body panel.					
10	#	S02	Subl Suspension Alignment		1	85.00	X	
			NOTE: Suspenson alignment warranted due to body/frame disconnect. Suspension loosened and disconnected in areas for access.					
11	VEHICLE DIAGNOSTICS							
12	*	S01	Rpr Pre-repair scan				m	<u>0.5</u> M
13	*	S01	Rpr Post-repair scan				m	<u>0.5</u> M
14	*	S02	Repl <u>ADAS recalibration +25%</u>		1	<u>618.56</u>	X m	M
			NOTE: Pending invoice.					
			Blind spot monitoring system, park sensors, front radar.					
			Sup2					
			Invoice provided for recalibration. Invoice at shop cost. Markup applies. Invoice in file photos.					
15	REAR BUMPER							
16			O/H rear bumper					2.3
17		Repl	Bumper cover	521596A940	1	352.52	Incl.	3.2
			NOTE: torn on left side					
18			Add for Clear Coat					1.3
19			Add for park sensor				m	0.4
20		Repl	Step plate	5216260040	1	260.29	Incl.	
			NOTE: damaged					
21	*	Repl	Access cover black	5216960190C1	1	121.08	Incl.	<u>0.0</u>
			NOTE: part comes painted from mfr					
22		Repl	LT Reflector	8149060080	1	121.83	Incl.	
			NOTE: broken out					
23		S01	Repl LT Side support screw	9008015077	3	3.63		
			NOTE: Missing					
24	*	S01	Repl <u>LT Inner Park sensor black</u>	8934160051C1	1	208.42	m	0.2
			NOTE: Direct impact to sensor face.					
25	*	S01	Repl <u>LT Outer Park sensor black</u>	8934160051C1	1	208.42	m	0.2

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

			NOTE: Missing					
26	#	S02	Repl	Park sensor harness +25%	1	537.50	X	<u>Incl.</u>
				NOTE: Harness torn. Missing outer connector.				

				Sup2				
				Harness on national backorder with no ETA. Harness required for vehicle function and delivery. Shop sublet to vendor who recreated harness under approval from original adjuster. Approval and notes in photos in file.				
				Invoice for sublet harness creation in file. Invoice at shop cost. Markup applies for parts and labor.				
27		S01	Repl	Bumper cover upper bolt	5249160010	5	13.80	
				NOTE: Missing				
28		S01	Repl	LT Bumper cover grommet	90189A0002	3	4.05	
				NOTE: Missing				
29		S01	Repl	LT Side support	5215660070	1	64.02	0.1
				NOTE: Missing tabs				
30	*	S01	Repl	<u>Impact pad (Absorber)</u>	5261560081	1	66.95	Incl.
				NOTE: Cracked LT side.				
31	**	S01	Repl	Opt OEM Reinforcement	TO11251000E	1	43.00	0.3
				NOTE: Lower support mounted to rear crossmember. Buckled/torn metal LT side.				
32		S01	Repl	LT Blind spot radar	8816260062	1	1,103.32	m 0.2
				NOTE: Direct impact. Cracked locating bolt tabs.				
33		S01	Repl	LT Blind spot radar mount bracket	8817160010	1	38.13	
				NOTE: Twisted/buckled.				
34	REAR LAMPS							
35			Repl	LT Tail lamp assy	8156160B90	1	401.99	Incl.
				NOTE: broken				
36		S01	Repl	LT Retainer	5256360040	1	69.07	
				NOTE: Missing				
37			R&I	RT Backup lamp assy	8158160391			Incl.
38		S01	Repl	LT Backup lamp assy	8159160391	1	244.97	Incl.
				NOTE: Integrated chrome trim cracked in half. Only serviced with lamp.				
39			R&I	License Imp assy	8120460020			Incl.
40		S01	Repl	LT Tail lamp assy cover	8149860020	1	19.62	
				NOTE: Cracked in half. Missing outer edge.				
41		S01	Repl	LT Tail lamp assy clip	768170E010	1	1.95	
				NOTE: Missing				
42	TAIL GATE							
43		S01	Repl	Tail gate	6506160511	1	740.04	2.3 3.1
44		S01		Add for Clear Coat				1.2
45	**	S02	Repl	A/M Nameplate "V8"	7544560060-AT	1	<u>35.20</u>	0.2
				NOTE: Lettering damaged. R&r required.				
46	*	S01	Repl	RT Hinge	6611060031	1	<u>0.00</u>	<u>0.0</u> <u>0.0</u>
				NOTE: Possible damage to hinges. Verification needed with new undamaged tailgate and liftgate installed. Unable to determine hinge alignment with damaged components still installed.				

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

47	*	S01	Repl	LT Hinge	6612060021	1	<u>0.00</u>	<u>0.0</u>	<u>0.0</u>
NOTE: Possible damage to hinges. Verification needed with new undamaged tailgate and liftgate installed. Unable to determine hinge alignment with damaged components still installed.									
48	LIFT GATE								
49		S01	Repl	Lift gate	6700560K21	1	846.94	4.7	2.1
NOTE: Gate twisted and buckled backside. LT side twisted/bent. Gap issues with QTR and roof panel. Panel impacted lower and shifted up LT side only. Rolle dinterior near hinge. Cannot repair as entire assy is bent. Double walled.									
50		S01		Overlap Major Adj. Panel					-0.4
51				Add for Clear Coat					0.3
52				Add for trnsfr glass				0.8	
53				Add for camera			m	0.2	
54				Add for spoiler				0.6	
55	#	S01	Repl	Urethane kit		1	20.00	<u>Incl.</u>	
56	*		R&I	Emblem	9097502099			<u>0.2</u>	
57			R&I	Wiper arm	8524160200			0.2	
58			Repl	Nameplate "LAND CRUISER"	7680160341	1	193.94	0.3	
NOTE: broken on left side									
59			R&I	Spoiler black	7608560020C1			0.6	
60		S01	Repl	LT Dust seal	6783760050	1	2.84		
NOTE: Missing									
61		S01	Repl	LT Hinge 1.0mm	6881060021	1	46.26	0.3	0.3
NOTE: Twisted. Visibly bent and stretched. Reviewed at vehicle.									
LABOR: Time is after lift gate and headliner is removed.									
62		S01		Add for Clear Coat					0.1
63	REAR BODY & FLOOR								
64	*	S01	Rpr	Rear body panel (HSS)	5830260520			<u>2.0</u>	<u>0.9</u>
NOTE: Spot refinish. Time is for dents LT side and for brackets misaligned.									
65		S01		Overlap Major Adj. Panel					-0.4
66		S01		Add for Clear Coat					0.1
67		S02	Repl	LT Protector	5872460070	1	116.83	0.3	
68	QUARTER PANEL								
69	*	S01	Rpr	LT Lower qtr panel	6016260B60			<u>6.0</u>	<u>1.0</u>
NOTE: Damaged rear area below bumper cover. No damage into upper panel. Spot refinish lower. Refinish into upper not required.									
70				Overlap Major Adj. Panel					-0.4
71				Add for Clear Coat					0.1
72	*	S01	Rpr	LT Qtr extn	6162460060			<u>3.0</u>	<u>0.4</u>
NOTE: Buckles near blindspot bracket mount. Spot refinish.									
73		S01		Add for Clear Coat					0.1
74			Repl	LT Pressure vent	6290460061	1	121.08	0.2	
NOTE: damaged									
75		S01	Repl	LT Mud guard	7662660350	1	82.49	Incl.	
NOTE: Missing									

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

76	*	S01	Rpr	Outer wheelhouse	6163160080		m	<u>2.0</u>	<u>0.4</u>
NOTE: Spot refinish. Outer tabs bent/damaged. Light buckles into surface.									
77	ROOF								
78	*	S01	R&I	<u>R&I headliner - Drop rear</u>	6331060X30B0			<u>1.5</u>	
NOTE: See liftgate hinge note.									
79	EXHAUST SYSTEM								
80		S01	Repl	Resonator & pipe	1743038600	1	399.19 m	0.5	
NOTE: Imapcted. Dented and buckled forward.									
81		S02	Repl	Resonator && pipe hanger front	1756531050	1	29.74		
NOTE: Stretched and loose. Unable to be reused. Resonator hangs below factory spec.									
Sup2									
PPI to OEM. NAPA website confirms part#'s in database for NAPA parts do not fit for veh make/model. Photo of NAPA website in file.									
82		S02	Repl	Resonator && pipe gasket	9091706093	1	21.58		
NOTE: Single time use crush style gasket.									
Sup2									
PPI to OEM. NAPA website confirms part#'s in database for NAPA parts do not fit for veh make/model. Photo of NAPA website in file.									
83	ELECTRICAL								
84	*	S01	R&I	<u>D&R Battery</u>	0054427F60710		m	<u>0.2</u>	
85	FRAME								
86	*	S01	Repl	Rear crossmember	5120960200	1	1,285.78	6.0	<u>1.0</u>
NOTE: Refinish time allwoed to coat and protect weld zones.									
Lower tabs that mount reinforcement torn/sheared off crossmember LT side. Brackets only serviced with crossmember.									
Crossmember weldzones circle frame rails RT/LT fully. No access to top side of frame rails for welding while body is still on vehicle.									
Crossmember R&R after body lifted from frame for access.									
87	*	S01	R&I	Frame assy (UHS)	5100160J22			<u>18.5</u>	M
88	AIR CONDITIONER & HEATER								
89		S01	Repl	AC Service evacuate & recharge		1	m	1.4	M
NOTE: System evac and recharge required for frame R&I.									
90		S01	Repl	AC Service refrigerant recovery		1	m	0.4	M
91	#	S01	Repl	Coolant		2	59.90		
NOTE: Coolant system required draining due to frame R&I. Replacement coolant warranted.									
92	FRONT BUMPER								
93		S02		O/H bumper assy	NONE			3.2	
94		S02	Repl	Bumper cover	521196B948	1	301.84	Incl.	3.0
NOTE: More cost effective to replace. Discussed repair time with tech. Repairs possible for 6 hours. A/M cover available at a more cost effective rate.									
Front bumper scratches and scrapes deep into surface. Significant material gouged out an dmissing. Bumper thin and almost torn in multiple areas. Impact marks backside of cover.									
Sup2									
Confirmed with original vendor ProParts. Parts no longer in stock and havent been in stock for some time.									

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

		Dabse and listing incorrect. PPI to OE authorized.			
95	S01	Add for Clear Coat			1.2
96	S01	Add for park sensor	m	0.3	
97	OTHER CHARGES				
98	#	E.P.C.	1	2.50	
SUBTOTALS			9,938.55	61.8	18.6

NOTES

Prior Damage Notes:

Ding RT QTR panel

Ding/chip center of LT QTR panel

Rock chip shood and front bumper

ESTIMATE TOTALS

Category	Basis		Rate	Cost \$
Parts				7,660.71
Body Labor	40.5 hrs	@	\$ 52.00 /hr	2,106.00
Paint Labor	18.6 hrs	@	\$ 52.00 /hr	967.20
Mechanical Labor	21.3 hrs	@	\$ 75.00 /hr	1,597.50
Paint Supplies	18.6 hrs	@	\$ 38.00 /hr	706.80
Miscellaneous				2,275.34
Other Charges				2.50
Subtotal				15,316.05
Sales Tax	\$ 8,402.51	@	8.2500 %	693.21
Total Cost of Repairs				16,009.26
Total Adjustments				0.00
Net Cost of Repairs				16,009.26

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
Changed Items							
2	#	S01					
4	#	S03 Subl	*brake replacement*	1	786.28 X		
NOTE: shot stated that brakes overheated from hard braking during accident. invoice in file.							
Added Items							
1	#	S03					
2	#	S03					
SUBTOTALS					786.28	0.0	0.0

NOTES

Prior Damage Notes:
 Ding RT QTR panel
 Ding/chip center of LT QTR panel
 Rock chip shood and front bumper

TOTALS SUMMARY			
Category	Basis	Rate	Cost \$
Parts			0.00
Miscellaneous			786.28
Subtotal			786.28
Total Supplement Amount			786.28
NET COST OF SUPPLEMENT			786.28

CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	4,401.36	DOUGLAS THOMPSON
Supplement S01	9,366.09	SCOTT YOUNG
Supplement S02	1,455.53	SCOTT YOUNG
Supplement S03	786.28	DOUGLAS THOMPSON
Workfile Total:	\$ 16,009.26	
NET COST OF REPAIRS:	\$ 16,009.26	

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

This is not an authorization to repair.

All GEICO customers have the right to have their vehicle repaired in the shop of their choice.

No Supplement will be honored unless authorized by GEICO.

NOTICE: Vehicles constructed of special metals may require the use of specialized welding and bonding equipment. Proper measuring and structural repair systems are required on today's vehicle to accurately accomplish vehicle repairs. Make sure your shop has the proper equipment to repair your vehicle.

ALTERNATE PARTS DISCLAIMER:

IF A QUALITY REPLACEMENT PART (A/M, LKQ, RECOND OR OPT OEM) APPEARS ON THIS ESTIMATE, IT INDICATES THAT THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF ONE OR MORE CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. GUARANTEES, IF ANY, APPLICABLE TO THESE REPLACEMENT CRASH PARTS ARE PROVIDED BY THE PART MANUFACTURER OR DISTRIBUTOR RATHER THAN BY THE MANUFACTURER OF YOUR VEHICLE.

***IN ADDITION TO ANY SUCH GUARANTEES, GEICO PROVIDES THE FOLLOWING:

*****OWNER LIMITED GUARANTEE***** WE GUARANTEE THAT ALL QUALITY REPLACEMENT BODY PARTS (PARTS NOT MANUFACTURED BY THE MANUFACTURER) IDENTIFIED ON YOUR ESTIMATE, ARE FREE OF DEFECTS IN MATERIAL AND WORKMANSHIP AND MEET GENERALLY ACCEPTED INDUSTRY STANDARDS. THIS PARTS AND LABOR GUARANTEE WILL BE IN EFFECT FOR AS LONG AS YOU OWN THE VEHICLE DESCRIBED IN THE ESTIMATE. THIS GUARANTEE COVERS THE COST OF THE PART, LABOR TO INSTALL, AND INCIDENTALS SUCH AS PAINT AND MATERIALS AND IS SPECIFICALLY LIMITED TO THOSE ITEMS. THIS GUARANTEE DOES NOT COVER LOSS OR DAMAGE THAT IS UNRELATED TO DEFECTS IN THE QUALITY REPLACEMENT PARTS. THIS IS NOT TRANSFERABLE. IF ANY QUALITY REPLACEMENT PARTS ARE DEFECTIVE IN EITHER MATERIAL OR WORKMANSHIP, CONTACT YOUR LOCAL GEICO REPRESENTATIVE.

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARM8419, CCC Data Date 07/11/2023, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (< >) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2023 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category.
X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category.
M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel.
CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel.
HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Intelligent Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway
Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

ALTERNATE PARTS SUPPLIERS

Line	Supplier	Description	Price
31	KEYSTONE-DALLAS, TX	#TO11251000E	\$ 43.00
	4003 GRAND LAKES WAY	Opt OEM Reinforcement	
	GRAND PRAIRIE TX 75050	Quote: 1247301092	
	(972) 764-2272	Expires: 06/02/22	
45	Adhesive Templates (Adhesive Only)	#7544560060-AT	\$ 35.20
	4717 CAMPUS DR	A/M Nameplate "V8"	
	KALAMAZOO MI 49008	Quote: 1252661296	
	(888) 249-3350	Expires: 07/05/22	

Supplement of Record 3 Summary

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

ALTERNATE PARTS USAGE

2021 TOYO Land Cruiser 4WD 4D UTV 8-5.7L Gasoline Sequential MPI Midnight Black Metal

VIN:

JTMCY7AJ2M4102632

Production Date:

12/2020

Interior Color:

Terra

License:

PRN7864

Odometer:

12005

Exterior Color:

Midnight Black Metal

State:

TX

Condition:

Alternate Part Type	# Of Available Parts	# Of Parts Selected
Aftermarket	3	1
Optional OEM	2	1
Reconditioned	0	0
Recycled	0	0



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Diminished Value Calculator

Diminished Value In All 50 States

Every vehicle loses value after an accident, regardless of how well it was repaired. This loss in value, known as "DV," is often owed to the car owner by the insurance company covering the claim. We help you recover these funds.

Our 3 Step Process

I. Vehicle & Accident Assessment



Your time and money are valuable. We'll quickly assess if your vehicle's DV value is worth pursuing. Older cars, smaller repairs, or vehicles in previous accidents may have such a low DV, that it is not worth the cost or effort to pursue.

Estimated Diminished Value Calculator

RESULTS

MAKE: TOYOTA

YEAR: 2021



PURCHASE PRICE: \$85,000

REPAIR COST: \$16,000

ESTIMATED DIMINISHED VALUE:
\$15,300

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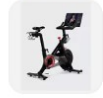
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